NAIC Model Laws, Regulations, Guidelines and Other Resources
—October 1996

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Section 4. Rule

A. For a pol

NAIC Procedure for Permitting Same Minimum Nonforfeiture Standards for Men and Women

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Section 4A. Alternate Rule

A. In determining minimum cash surrender values and amounts of paid-up nonforfeiture benefits
for a policy of insurance on the life of either a male or female insured on a form of insurance
with separate rates for smokers and nonsmokers delivered or issued for delivery in this state
after the operative date of Section [insert applicable reference corresponding to Section 5cK of
the NAIC model Standard Nonforfeiture Law for Life Insurance] for that policy form, in addition
to the mortality tables that may be used according to Section 4, the following may, at the option
of the company, be substituted for the 1980 CET Table:

(1) A mortality table that is a blend of the male and female rates of mortality according to
the 1980 CSO Smoker Mortality Table, in the case of lives classified as smokers, or the
1980 CSO Nonsmoker Mortality Table, in the case of lives classified as nonsmokers, With
or Without ten-year Select Mortality Factors, may at the option of the company be
substituted for the 1980 CSO Table, With or Without Ten-Year Select Mortality Factors;
and

(2) A mortality table that is of the same blend as used in Paragraph (1) but applied to form a
blend of the male and female rates of mortality according to the corresponding 1980
CET Smoker Mortality Table or 1980 CET Nonsmoker Mortality Table.

B. The following blended mortality tables will be considered acceptable:

SA: 100% Male 0% Female smoker tables designated as “1980 CSO-SA” and “1980 CET-SA”
Tables.

SB: 80% Male 20% Female smoker tables designated as “1980 CSO-